

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE) CHAPTER 13
AMANDA K. JOAS)
aka AMANDA KATHERINE JOAS)
aka AMANDA JOAS,)
Debtor)
~~~~~ )  
CAPITAL ONE AUTO FINANCE, )  
A DIVISION OF CAPITAL ONE, N.A., )  
Movant )  
vs. )  
AMANDA K. JOAS )  
aka AMANDA KATHERINE JOAS )  
aka AMANDA JOAS, )  
Respondent(s) )  
and )  
SCOTT F. WATERMAN )  
Trustee )  
  
**HEARING DATE:**  
Tuesday, July 14, 2020  
10:00 A.M.  
  
**LOCATION:**  
United States Bankruptcy Court 201 Penn  
Street  
Reading, PA 19601

**NOTICE OF MOTION, RESPONSE DEADLINE  
AND HEARING DATE**

*Capital One Auto Finance, a division of Capital One, N.A., has filed a Motion for Relief with the Court to Lift the Automatic Stay to Permit Capital One Auto Finance, a division of Capital One, N.A. to Repossess Debtor's Property described as a 2014 MAZDA Mazda3 Sedan 4D i Sport I4, V.I.N. JM1BM1U77E1122172.*

**Your rights may be affected.** You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult an attorney.)

1. If you do not want the court to grant the relief sought in the motion or if you want the Court to consider your views on the motion, then on or before July 01, 2020 you or your attorney must do all of the following:

a) file an answer explaining your position at

*United States Bankruptcy Court Clerk  
United States Bankruptcy Court,  
Office of the Clerk, Room 103,  
The Gateway Building,  
201 Penn Street,  
Reading, PA 19601*

If you mail your answer to the bankruptcy clerk's office for filing, you must mail it early enough so that it will be received on or before the date stated above; and

b) mail a copy to the movant's attorney:

*Jason Brett Schwartz, Esquire  
Mester & Schwartz, P.C.  
1917 Brown Street  
Philadelphia, PA 19130  
(267) 909-9036  
(267) 541-2139 Fax*

*and*

*SCOTT F. WATERMAN  
2901 St. Lawrence Ave., Suite 100  
Reading, PA 19606*

*and*

*United States Trustee  
200 Chestnut Street,  
Suite 502  
Philadelphia, PA 19106*

2. If you or your attorney do not take the steps described in paragraphs 1(a) and 1(b) above and attend the hearing, the Court may enter an order granting the relief requested in the motion.

3. A hearing on the motion is scheduled to be held before the Honorable Patricia M. Mayer on Tuesday, July 14, 2020 at 10:00 A.M., United States Bankruptcy Court 201 Penn Street, Reading, PA 19601.

4. If a copy of the motion is not enclosed, a copy of the motion will be provided to you if you request a copy from the attorney named in paragraph 1(b).

5. You may contact the Bankruptcy Clerk's office at 610-208-5040 to find out whether the hearing has been canceled because no one filed an answer.

Date: June 17, 2020